

Enrollment/Waiver Form Qualifying Student Health Insurance Plan

All full-time and part-time students enrolled in a college, university or other institution of higher learning in Massachusetts must participate in a school sponsored health insurance plan, or another alternate plan with comparable coverage.

If you choose to participate in your school-sponsored program, place a check mark in the box next to: **Yes, enroll me in the School Student Health Insurance Plan.**

If you do not want to purchase the school sponsored insurance plan because you already have an alternate insurance plan comparable to the schools program, you must complete the enrollment/waiver form and submit it to your school before the deadline. Check your admission package for the deadline. If you do nothing, the school will automatically enroll you in the health plan and include the cost of the insurance in your tuition bill. It is very important that you comply with this requirement in order to avoid a charge for the insurance in your tuition bill.

If you have not received the enrollment/waiver form from your school, or have misplaced it, use the waiver form presented here. Although the form may not be identical to the enrollment/waiver form from your school, it contains the required information and your school will accept it.

NOTE: A new waiver form must be submitted for each academic year.

Enrollment/Waiver Form
Qualifying Student Health Insurance Plan

| | | | | | |
|------------------------------|--|-------------------------------|-----------------------|-------------------------|--------------------------|
| [_____]_____ Student Name | [_____]_____ Social Security Number | [_____]_____ Date of Birth | | | |
| [_____]_____ Home Address | [_____]_____ Street | [_____]_____ City | [_____]_____ State | [_____]_____ Country | [_____]_____ ZIP Code |

Please Check the Appropriate Box (es)

☐ **YES:** Enroll me in the _____ Student Health Insurance Plan.
Name of School

- ____ Individual Plan
____ Student and Spouse Plan
____ Student, Spouse and Children Plan

Signature _____ [_____]_____
Student (Parent or Guardian if student is under 18 years of age) Date

☐ **NO:** I do not wish to participate in the _____ Student Health Insurance Plan
Name of the School

I certify that I have comparable coverage as indicated below.

Use the chart in Section B to check if your plan is comparable to the Qualifying Student Health Insurance Plan (QSHIP).

Section A: Health Insurance Information.
Please provide the following information about your health insurance:

| | | | | |
|---|--------------------------------|-------------------------------|---------------------------------|---|
| [_____]_____ Name of Insurance Company | [_____]_____ Street Address | [_____]_____ City | [_____]_____ State | [_____]_____ Phone # |
| [_____]_____ Policyholder's Name | [_____]_____ SS# | [_____]_____ Policy Number | [_____]_____ Expiration Date | [_____]_____ Relationship to Student |
| [_____]_____ Name of Employer | [_____]_____ Street Address | [_____]_____ City | [_____]_____ State | |

Section B.

| Type of Benefit | QSHIP Benefit | Your Plan's Benefit |
|--|--|---------------------|
| Aggregate maximum benefit per accident or illness per policy year | \$25,000 | \$ |
| <u>Inpatient Benefit</u> | | |
| Hospital Room and Board Expenses[semi-private room] | 80% of the R&C Charges [R&C=Reasonable & Customary] | % |
| Intensive Care Unit Expenses | 80% of the R&C Charges | % |
| Miscellaneous Hospital Expenses [Covered Medical expenses include, but not limited to, lab. tests, x-rays, anesthesia, supplies & equipment use, and medicines] | 80% of the R&C Charges | % |
| Physician Hospital Visit Expenses | 80% of the R&C Charges | % |
| <u>Outpatient Benefit</u> | | |
| Maximum Covered Outpatient Medical Expenses | Payable up to a combined maximum of \$1,500 per accident or sickness per policy year | \$ |
| Hospital emergency room visits that does not result in admission | 80% of the R&C Charges after \$100 co-payment. | % |
| Hospital emergency room visits by referral that does not result in admission | 80% of the R&C Charges after \$50 co-payment. | % |
| Hospital Outpatient Department Visits | 80% of the R&C Charges after \$50 co-payment | % |
| Physician Office Visits | 80% of the R&C Charges after \$25 co-payment | % |
| Specific Outpatient Procedures [including but not limited to C.A.T scan, M.R.I, Laser treatments] | 80% of the R&C Charges up to a maximum of \$2,000 after \$200 deductibles | % |
| <u>Surgical Benefits (Inpatient & Outpatient)</u> | | |
| Maximum benefit for each Surgical procedure | \$5,000 | \$ |
| Surgical Expenses | 80% of the R& C Charges | % |
| Anesthetist and Assistant Surgeon Expenses | 80% of the R& C Charges up to 30% of the maximum | % |

Section B. (continued)

| Type of Benefit | QSHIP Benefit | Your Plan's Benefit |
|-----------------|---------------|---------------------|
|-----------------|---------------|---------------------|

Mental Health Benefit

| | | |
|----------------------------------|--|---|
| Inpatient Mental Health Expenses | Same as inpatient benefits for physical illness for a minimum of 60 days | ? |
|----------------------------------|--|---|

| | | |
|-----------------------------------|---|---|
| Outpatient Mental Health Expenses | Same as outpatient benefits for physical illness for a minimum benefit of 24 visits | ? |
|-----------------------------------|---|---|

Ambulance Coverage

| | | |
|---|---|---|
| Ambulance Expenses [Ground transportation] | Maximum benefit of \$125 per accident or illness after \$25 deductibles | ? |
|---|---|---|

Other Benefit

| | | | |
|--|-----|-----|----|
| Will your insurance pay for Emergency Care in the area where your school is Located? | Yes | Yes | No |
|--|-----|-----|----|

| | | | |
|--|-----|-----|----|
| Does your plan have a primary Care Facility in the vicinity of the school that you are eligible to use when you are in school? | Yes | Yes | No |
|--|-----|-----|----|

I have determined that my insurance includes all benefits mandated by the Massachusetts Law. I have also determined that my insurance provides me access to health care providers in the area where my school is located.

I have read the above, understand it, and wish to waive enrollment in the _____ Student Health Insurance Plan. I further certify that the information provided
Name of School
above is true and complete.

Signature _____ [_____
Student (Parent or Guardian if student is under 18 years of age) Date